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JUN 30 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Sellers et al.

Serial No.: 09/788,132

Filed: February 16, 2001

For: SYSTEMS AND METHODS FOR AUTOMATICALLY OBTAINING LOSS
MITIGATION LOAN WORKOUT DECISIONS

Group: 3628

Examiner: Borlinghaus, Jason M.

Durham, North Carolina
June 30, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATION OF FACSIMILE TRANSMISSION

Sirs:

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. 703-872-9306 on the date set forth below

1. Submittal of Substitute Declaration (2 pages)
2. Declaration and Power of Attorney (4 pages).

Vickie Diane Hawkins

Printed name of person signing

Vickie Diane Hawkins
Signature

Date: June 30, 2005

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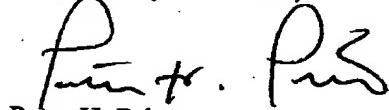
Durham, North Carolina
June 30, 2005Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450Submittal of Substitute Declaration

Sir:

Attached is the Substitute Declaration and Power of Attorney referred to on page 9 of the Amendment dated April 27, 2005 responsive to the Office Action dated January 27, 2005. This Declaration is submitted in order to correct the priority information and delete the reference to U.S. Provisional Application No. 60/193,546 filed March 31, 2001, which was a typographical error.

Appl. No. 09/788,132
Submittal of Substitute Declaration dated June 30, 2005

Respectfully submitted,



Peter H. Priest
Reg. No. 30,210
Priest & Goldstein, PLLC
5015 Southpark Drive, Suite 230
Durham, NC 27713-7736
(919) 806-1600

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IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

Declaration and Power of Attorney

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEMS AND METHODS FOR AUTOMATICALLY OBTAINING LOSS MITIGATION LOAN WORKOUT DECISIONS**, which was filed as Application Serial No. 09/788,132 on February 16, 2001.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by an amendment, if any, specifically referred to in this oath or declaration.

We acknowledge the duty to disclose all information known to us which is material to patentability as defined in Title 37, Code of Federal Regulations, 1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

None.

We hereby claim the benefit under Title 35, United States Code, 119(e) of any United States provisional application(s) identified below:

None.

We hereby claim the benefit under Title 35, United States Code, 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, 112, we acknowledge the duty to disclose all information known to us to be material to patentability as defined in Title 37, Code of Federal Regulations, 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

None.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these

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statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint Practitioners associated with Customer No.:

27997

as our attorneys with full power of substitution and revocation, to prosecute said application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent and Trademark Office connected therewith.

All written communications are to be addressed to Customer No:

27997

Peter H. Priest, Priest & Goldstein, PLLC
5015 Southpark Drive, Suite 230
Durham, North Carolina 27713-7736.

Telephone calls should be made to Peter H. Priest by dialing Area Code 919-806-1600.

Full name of 1st joint inventor: Sheila Sellers

Inventor's signature 

Date: 4/21/05

Residence:

Charlotte

Citizenship:

Raleigh, NC

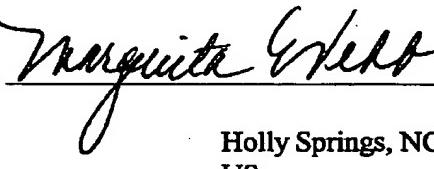
US

Post Office Address:

9020 Deerland Grove Road 6401 Burlington Place

Raleigh, NC 27615 Charlotte, N.C. 28277

Full name of 2nd joint inventor: Marquita Webb

Inventor's signature 

Date: 6/6/05

Residence:

Holly Springs, NC

Citizenship:

US

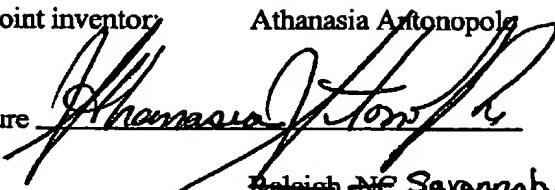
Post Office Address:

116 Lumina Place

Holly Springs, NC 27540

109.0009
09/788,132Full name of 3rd joint inventor:

Athanasia Antonopoulou

Inventor's signature 

Date: 5/24/05

Residence:

Raleigh, NC Savannah, GA

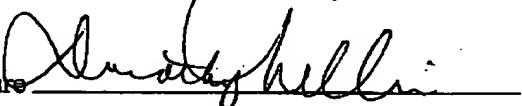
Citizenship:

US

Post Office Address:

5010-304 Beaverbrooks Road 5503 Habersham Street
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Dorothy Mellin

Inventor's signature 

Date: 6/6/05

Residence:

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Citizenship:

US

Post Office Address:

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Stephanie Galinski

Inventor's signature 

Date: 6/16/05

Residence:

Raleigh, NC

Citizenship:

US

Post Office Address:

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Raleigh, NC 27616

109.0009
09/788,132Full name of 6th joint inventor: Rana CrewsInventor's signature Rana Crews Fleming Date: 6-28-05

Residence: Raleigh, NC
Citizenship: US
Post Office Address: 6748 Chauncey Drive
Raleigh, NC 27615

Full name of 7th joint inventor: R. Greg PerryInventor's signature R. Greg Perry Date: 6.28.05

Residence: Raleigh, NC
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